

Together with the buildings and improvements thereon, and all and singular the waters, roads and ways as now located and used, rights, privileges and appurtenances thereto belonging or in anywise appertaining; and all crops of every nature and kind and no matter by whom pitched or begun, growing on said property hereby conveyed at the time of the sale of said property in any proceedings wherein the mortgage indebtedness aforesaid is to be collected or paid.

Provided that if the said mortgagor shall pay to the said mortgagee the amount of the principal of the aforesaid promissory note or single bill and the interest thereon, according to the tenor thereof, when and as the same shall become due and payable, and shall perform all the covenants herein on said mortgagor's part to be performed, then this mortgage shall be void.

And it is agreed that until default be made in the premises, the said mortgagor may hold and possess the aforesaid property upon paying in the meantime all taxes and assessments, public dues and charges of every kind, levied or assessed, on said hereby mortgaged property, or any part thereof, which taxes, assessments, public dues, charges, mortgage debt and interest the said mortgagor does hereby covenant to pay when legally demandable.

But in case of default being made in the payment of the mortgage debt, or of the interest thereon to accrue, or any part of either of them, at the time limited for the payment of the same; or in case of strip or waste of the hereby granted and conveyed property; or in case of default in the performance of any of the agreements, covenants or conditions of this mortgage on the part of the said mortgagor, then, and in any such event, the whole of the mortgage debt intended to be secured hereby shall forthwith, at the option of the mortgagee, become due and demandable; and these presents are hereby declared to be made in trust, and which said mortgagee or RALPH G. HOFFMAN, the hereby duly constituted attorney, or the agent of the said mortgagee, are hereby authorized and empowered at any time thereafter, to sell the property hereby mortgaged together with the crops as aforesaid thereon growing at the time of the said sale, or so much thereof as may be necessary to satisfy and pay said mortgage debt, interest and all costs and expenses incurred, or to be incurred, in making such sale and in the foreclosure proceedings; and to grant and convey the said property so sold to the purchaser or purchasers thereof, or to his, her, its or their heirs, successors or assigns; and which said sale shall be made after giving at least twenty days' notice of time, place, manner and terms of sale in some newspaper printed in ~~xxxxxx~~ **Fred. County** in the State of Maryland; and the proceeds arising from such sale shall be applied, first, to the payment of all expenses incident to such sale including a fee of \$ **800.00** and a commission to the party making sale of said property equal to the commissions allowed to trustees to sell real estate under decree of the Circuit Court for ~~xxxx~~ **Fred County**, sitting as a Court of Equity, and all such other counsel fees as the mortgagee or the attorney above named, may be caused to incur in connection with the foreclosure of this mortgage; secondly, to the payment of all claims of said mortgagee under this mortgage, including interest calculated to statement of audit whether the same shall have then matured or not; and, thirdly, as to the residue, if any, to pay it over to the said mortgagor or to whomsoever may be entitled to the same.

And the said mortgagor further covenants to insure forthwith, and pending the existence of this mortgage to keep insured the improvements in the amount of at least the sum due under the aforesaid promissory note or single bill secured by this mortgage and to cause the policy or policies issued therefor to be so framed or endorsed as in case of fire, or other loss to be included by extended coverage insurance and war damage, to insure to the benefit of the mortgagee to the extent of said mortgagee's lien or claim hereunder; and in default thereof it shall be lawful for the mortgagee so to insure said premises, and the premiums paid thereon shall be a lien on the hereby mortgaged property, to be added to the amount secured by these presents, and payable forthwith, with interest; and in case the said mortgagor shall make default in paying any or all taxes and assessment, public dues and charges of every kind, levied or assessed or to be levied or assessed, on said property hereby mortgaged, and the same shall be paid by the said mortgagee the amount thereof shall become a lien and be collectible under this instrument in the same manner as is above provided in case of unpaid insurance premiums.

And the said mortgagor does hereby covenant and agree that should said mortgage indebtedness, or any part thereof, be paid after the institution of any legal or equitable proceedings to collect such mortgage indebtedness but before a sale of said mortgaged premises, or to be paid in any equity proceedings to which the holder of said mortgage may be a party defendant by reason of the existence of the mortgage lien hereby created then, and in any such event the said mortgagor shall pay all the costs and expenses of such proceedings, including one-half of the commissions hereinbefore provided in case of sale, and also, a reasonable attorney's fee incurred by said mortgagee or the attorney above named, and which said mortgagee or the attorney above named may have paid or be liable to pay on account of such legal or equitable proceedings; and it is hereby expressly stipulated and agreed that the lien of this mortgage shall extend to and include such expenses, costs, commissions and attorney's fee, which shall be added to and become a part of the amount of indebtedness secured by these presents; and no tender of payment shall be valid or effectual for any purpose whatsoever unless there be included in the amount of such tender the aforesaid costs, expenses, commissions and attorney's fees so incurred.

Whenever the singular or plural number, or masculine, feminine, or neuter gender is used herein, it shall equally include the other, and every mention herein of the Mortgagor or Mortgagee shall include the heirs, executors, administrators, successors and assigns of the party so designated.

In witness whereof the said mortgagors have affixed their hands and seals the day and year first hereinabove written.

WITNESS-

Charles E. Stoner
Charles E. Stoner

Donald A. Alexander (SEAL)
Donald A. Alexander (SEAL)

Charles E. Stoner
Charles E. Stoner

Francies D. D. Alexander (SEAL)
Francies D. D. Alexander (SEAL)

STATE OF MARYLAND, CARROLL COUNTY, to wit:—
I hereby certify that on this 4th day of October, in the year one thousand nine hundred and seventy-eight, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared

DONALD A. ALEXANDER and FRANCIES D. D. ALEXANDER, his wife
the Mortgagors named in the foregoing Mortgage, and acknowledged the same to be their respective act and deed.

And at the same time also personally appeared NELSON M. PITTINGER, Vice President
of FARMERS AND MECHANICS NATIONAL BANK, a National Banking Association, the within named Mortgagee, and acting for an on behalf of the said Mortgagee made oath in due form of law that the consideration therein set forth is true and bona fide and that he is agent of, said body corporate, duly qualified to make this oath.

Witness my hand and Notarial Seal the day and year last above written.

(OVER)

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Notary Public.